

## **Commercial Loan Department Manager**

### **SUMMARY:**

To develop and manage commercial loan accounts which meet established lending requirements and which provide maximum profitability to the organization with a minimum of risk.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Interviews loan applicants and collects and analyzes financial and related data to determine the general credit worthiness of the prospect and the merits of the specific loan requests.
- Establishes and negotiates the terms of under which credit will be extended, including the costs, repayment method and schedule and collateral requirements.
- When applicable serves as a customer of Loan Committee which makes preliminary evaluations of loan requests.
- Counsels with and assists in the training and development of Commercial Loans Officers.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)